## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA WILKES BARRE DIVISION

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/14/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/31/2024.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>65</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$13,192.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,842.28.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts: \$ 5,952.60 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 5,952.60 **NET RECEIPTS** 

## Expenses of Administration:

\$4,000.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 433.02 Trustee Expenses & Compensation \$ 0.00 Other

\$4,433.02 TOTAL EXPENSES OF ADMINISTRATION

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
JOHN FISHER	Lgl	0.00	NA	NA	4,000.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	720.47	720.47	27.96	0.00
RESURGENT CAPITAL SERVICES	Uns	1,348.00	1,747.14	1,747.14	67.79	0.00
UNIFUND CCR, LLC	Uns	0.00	1,586.43	1,586.43	61.56	0.00
CAPITAL ONE BANK	Uns	1,633.00	1,633.79	1,633.79	63.40	0.00
ONEMAIN FINANCIAL	Uns	476.00	5,715.50	5,715.50	221.77	0.00
NORTH AMERICAN PARTNERS IN	Uns	266.00	266.68	266.68	10.34	0.00
RESURGENT CAPITAL SERVICES	Uns	1,206.00	1,172.85	1,172.85	45.51	0.00
LANDMARK COMMUNITY BANK	Sec	31,021.00	29,844.17	0.00	0.00	0.00
QUICKEN LOANS INC	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	627.00	682.21	682.21	26.47	0.00
BECKET & LEE	Uns	391.00	391.21	391.21	15.18	0.00
WILKES BARRE GENERAL	Uns	0.00	5,835.54	5,835.54	226.43	0.00
CAPITAL ONE BANK	Uns	0.00	815.20	815.20	31.63	0.00
CAPITAL ONE BANK	Uns	1,557.00	1,690.17	1,690.17	65.58	0.00
QUANTUM3 GROUP, LLC	Uns	302.00	356.37	356.37	13.82	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	2,683.00	2,463.05	2,463.05	95.57	0.00
AMERICAN INFOSOURCE	Uns	1,559.85	1,707.41	1,707.41	66.25	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BUREAUS INVESTMENT GROUP	Uns	437.00	437.95	437.95	16.99	0.00
MIDLAND CREDIT MGMT;	Uns	934.00	934.06	934.06	36.24	0.00
PORTFOLIO RECOVERY	Uns	962.00	962.40	962.40	37.34	0.00
PORTFOLIO RECOVERY	Uns	1,033.00	972.01	972.01	37.71	0.00
PORTFOLIO RECOVERY	Uns	570.00	535.35	535.35	20.77	0.00
PORTFOLIO RECOVERY	Uns	2,941.00	2,941.31	2,941.31	114.13	0.00
PORTFOLIO RECOVERY	Uns	302.00	334.35	334.35	12.98	0.00
QUICKEN LOANS INC	Sec	67,107.00	65,851.31	204.16	204.16	0.00
UFCW FEDERAL CREDIT UNION	Sec	16,896.10	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	1,261.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	558.00	NA	NA	0.00	0.00
CONVERGENT	Uns	477.95	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Uns	623.00	NA	NA	0.00	0.00
IC SYSTEM INC	Uns	43.30	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	55.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Uns	238.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 204.16	\$ 204.16	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 204.16	\$ 204.16	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 33,901.45	\$ 1,315.42	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 4,433.02 \$ 1,519.58
TOTAL DISBURSEMENTS:	\$ 5,952.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2024 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.